
State: Arkansas **Filing Company:** Liberty Bankers Life Insurance Company
TOI/Sub-TOI: L07I Individual Life - Whole/L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: SIWL Re-filing
Project Name/Number: /

Filing at a Glance

Company: Liberty Bankers Life Insurance Company
Product Name: SIWL Re-filing
State: Arkansas
TOI: L07I Individual Life - Whole
Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
Filing Type: Form
Date Submitted: 11/27/2012
SERFF Tr Num: LBLI-128784047
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: LBLRATE2

Implementation: 01/01/2013
Date Requested:
Author(s): Chad Leiding
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/03/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: SIWL Re-filing
Project Name/Number: /

Filing Company: Liberty Bankers Life Insurance Company

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile: 02/12/2012
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 12/03/2012
State Status Changed: 12/03/2012
Deemer Date: Created By: Chad Leiding
Submitted By: Chad Leiding Corresponding Filing Tracking Number:

Filing Description:

Re: Informational Filing for 2013 Change in Maximum Valuation and Nonforfeiture Interest Rates

To whom it may concern:

This filing is being submitted to your department as an informational filing due to the maximum valuation and non-forfeiture interest rates changing January 1, 2013 and January 1, 2014 respectively.

As a result of the change in these interest rates, we are submitting revised policy schedule pages for our life insurance policies showing the change in rates.

The revised policy schedule pages are being submitted for previously approved/filed product LBL-SIWL (0806)-AR (Paper filing approved on 1/5/07.)

No other changes to these policy forms have been made other than the attached revised schedule pages.

Revised actuarial memoranda are included with this filing.

To the best of our knowledge, this filing is complete, does not contain any unusual that may differ from industry standards and is intended to comply with the insurance laws of your jurisdiction.

Company and Contact

Filing Contact Information

Chad Leiding, V.P Compliance chad.leiding@libertybankerslife.com
1800 Valley View Lane 469-522-4332 [Phone]
Suite 300 469-522-4380 [FAX]
Dallas, TX 75234

State: Arkansas
TOI/Sub-TOI: L07I Individual Life - Whole/L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: SIWL Re-filing
Project Name/Number: /

Filing Company Information

Liberty Bankers Life Insurance
Company
1605 LBJ Freeway
Suite 710
Dallas, TX 75234
(469) 522-4332 ext. [Phone]

CoCode: 68543
Group Code: 3436
Group Name:
FEIN Number: 25-1093227

State of Domicile: Oklahoma
Company Type: LAH
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: Oklahoma
Per Company: No

| Company | Amount | Date Processed | Transaction # |
|--|---------|----------------|---------------|
| Liberty Bankers Life Insurance Company | \$50.00 | 11/27/2012 | 65206206 |

| | | | | | |
|-----------------------------|---|--------------------------|--|----------------------------|----------|
| SERFF Tracking #: | LBLI-128784047 | State Tracking #: | | Company Tracking #: | LBLRATE2 |
| State: | Arkansas | Filing Company: | Liberty Bankers Life Insurance Company | | |
| TOI/Sub-TOI: | L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life | | | | |
| Product Name: | SIWL Re-filing | | | | |
| Project Name/Number: | / | | | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|------------|------------|----------------|
| Approved-Closed | Linda Bird | 12/03/2012 | 12/03/2012 |

| | | | | | |
|-----------------------------|---|--------------------------|--|----------------------------|----------|
| SERFF Tracking #: | LBLI-128784047 | State Tracking #: | | Company Tracking #: | LBLRATE2 |
| State: | Arkansas | Filing Company: | Liberty Bankers Life Insurance Company | | |
| TOI/Sub-TOI: | L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life | | | | |
| Product Name: | SIWL Re-filing | | | | |
| Project Name/Number: | / | | | | |

Disposition

Disposition Date: 12/03/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|--------------------------------|----------------------|---------------|
| Supporting Document | Flesch Certification | | No |
| Supporting Document | Application | | No |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Supporting Document | Prior Approval | | Yes |
| Form | revised schedule page | | Yes |

| | | | |
|-----------------------------|---|------------------------|--|
| State: | Arkansas | Filing Company: | Liberty Bankers Life Insurance Company |
| TOI/Sub-TOI: | L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life | | |
| Product Name: | SIWL Re-filing | | |
| Project Name/Number: | / | | |

Form Schedule

| Lead Form Number: LBL-SIWL (0806)-AR | | | | | | | | |
|--------------------------------------|----------------------|-----------------------|--------------------|-----------|-------------|----------------------|-------------------|---|
| Item No. | Schedule Item Status | Form Name | Form Number | Form Type | Form Action | Action Specific Data | Readability Score | Attachments |
| 1 | | revised schedule page | LBL-SIWL (0806)-AR | SCH | Initial | | 51.700 | LBL SIWL (0806)-AR- Revised Schedule Page.pdf |

Form Type Legend:

| | | | |
|-------------|---|-------------|--|
| ADV | Advertising | AEF | Application/Enrollment Form |
| CER | Certificate | CERA | Certificate Amendment, Insert Page, Endorsement or Rider |
| DDP | Data/Declaration Pages | FND | Funding Agreement (Annuity, Individual and Group) |
| MTX | Matrix | NOC | Notice of Coverage |
| OTH | Other | OUT | Outline of Coverage |
| PJK | Policy Jacket | POL | Policy/Contract/Fraternal Certificate |
| POLA | Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider | SCH | Schedule Pages |

SCHEDULE PAGE

| | | | |
|----------------|-----------------------------|--------------------|------------|
| Policy Number | [10000W] | Age at Issue | [35] |
| Policy Date | [8/01/12] | Sum Insured | [\$25,000] |
| Type of Policy | Simplified Issue Whole Life | Beneficiary's Name | [Jane Doe] |
| Classification | [Standard] | Annual Premium | [\$500.00] |
| Insured's Name | [John Doe] | Owner | [John Doe] |
| Insured's Sex | [Male] | | |

Table of Nonforfeiture Values For Entire Sum Insured

| End Policy Year | Cash or Loan Value | Paid-up Life Insurance | Extended Term Insurance Years Days | |
|-----------------------|-----------------------|---------------------------|---|-----|
| 1 | 0 | 0 | 0 | 0 |
| 2 | 0 | 0 | 0 | 0 |
| 3 | 150 | 775 | 4 | 13 |
| 4 | 400 | 1950 | 8 | 294 |
| 5 | 650 | 3050 | 12 | 154 |
| 6 | 900 | 4050 | 14 | 354 |
| 7 | 1175 | 5075 | 17 | 1 |
| 8 | 1450 | 6050 | 18 | 191 |
| 9 | 1725 | 6925 | 19 | 218 |
| 10 | 2025 | 7825 | 20 | 190 |
| 15 | 3600 | 11600 | 22 | 245 |
| 20 | 5450 | 14750 | 22 | 284 |
| 25 | 7500 | 17225 | 21 | 248 |
| 30 | 9675 | 19125 | 19 | 312 |
| 35 | 11950 | 20650 | 17 | 254 |
| 40 | 14275 | 21825 | 15 | 122 |
| 45 | 16525 | 22750 | 13 | 5 |
| 50 | 18500 | 23425 | 10 | 346 |
| 55 | 20075 | 23875 | 9 | 38 |
| 60 | 21450 | 24250 | 4 | 313 |
| 65 | 25000 | 25000 | 0 | 0 |

Mortality Table: 2001 CSO age last birthday.

Reserve Method: Commissioners Reserve
Valuation Method

Interest rate for reserves: 3.5% all years
Interest rate for cash values: 4.5% all years
Loan interest rate: 7.4% per annum payable
in advance

| | | | | | |
|-----------------------------|---|--------------------------|--|----------------------------|----------|
| SERFF Tracking #: | LBLI-128784047 | State Tracking #: | | Company Tracking #: | LBLRATE2 |
| State: | Arkansas | Filing Company: | Liberty Bankers Life Insurance Company | | |
| TOI/Sub-TOI: | L071 Individual Life - Whole/L071.101 Fixed/Indeterminate Premium - Single Life | | | | |
| Product Name: | SIWL Re-filing | | | | |
| Project Name/Number: | / | | | | |

Supporting Document Schedules

| | | Item Status: | Status Date: |
|-------------------|----------------|--------------|--------------|
| Satisfied - Item: | Prior Approval | | |
| Comments: | | | |
| Attachment(s): | | | |
| AR Approval.pdf | | | |

341027

Liberty Bankers Life Insurance Company
1800 Valley View Lane, Suite 300
Dallas, Texas 75234
(469) 522-4332 / Fax (469) 522-4380

RECEIVED

JAN 10 2007

APPROVED

JAN 05 2007

December 11, 2006

ARKANSAS INSURANCE DEPARTMENT
LIFE AND HEALTH DIVISION
Attn: Linda Bird
1200 West Third Street
Little Rock, AR 72201

RECEIVED
DEC 19 2006
LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

Re: Liberty Bankers Life Insurance Company NAIC # 68543; FEIN# 25-1093227

| | | |
|----------------------------|--|-----------|
| LBL-MWL (0806)-AR | Modified Whole Life with Graded Death Benefit Policy | WITHDRAWN |
| LBL-SIWL (0806)-AR | Simplified Issue Whole Life Policy | 1/5/07 |
| LBL APP IWL (0806) | Policy Application | |
| LBL APP REINSTATE(0806)-AR | Reinstatement Application | |

Dear Ms. Bird:

Thank you for your assistance on the telephone today. The above listed forms are being submitted for your review and approval. These forms are new and is not intended to replace any previously approved forms. These forms were approved by our domicile state of Oklahoma on September 8, 2006.

We enclose the following for your consideration:

- One copy of this submission letter.
- Two copies of the above referenced form.
- One copy of the readability certification.
- State of Arkansas certification with AR Regulations 19, 49 and AR 23-79-138.
- One copy of the actuarial memorandum.
- One copy of the Arkansas Guaranty Association Notice use by our company.
- One copy of the Important Information for Arkansas Residents form used by our company.

Our fee of \$150 is based on our Company's state of domicile. The fee is \$50/policy form and \$25/other form.

Form LBL-MWL (0806) is a modified whole life with graded death benefit policy. Form LBL-SIWL (0806) is a simplified issue whole life policy. Form LBL APP IWL (0806) is the application which can be used with either policy. Form LBL APP REINSTATE (0806)-AR is the reinstatement application which can be used with either policy.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws in your jurisdiction.

Please feel free to contact me as listed below, should you have any questions or need additional information. Your assistance in this matter is greatly appreciated.

Sincerely,

A handwritten signature in black ink, appearing to read 'Chad Leiding', written in a cursive style.

Chad Leiding, AIRC
Vice President Compliance
Liberty Bankers Life Insurance Company
469-522-4332
469-522-4380 (fax)
cleiding@libertybankers.com